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PATENT

Attorney Docket No.: 17887-005900US

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Assistant Commissioner for Patents
Washington, D.C. 20231

On September 12, 2000

TOWNSEND and TOWNSEND and CREW LLP

By: Don Mica

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher et al.

Application No.: 09/639,014

Filed: August 15, 2000

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGE

Examiner: Not Yet Assigned

Art Unit: Unassigned

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO-1449 are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

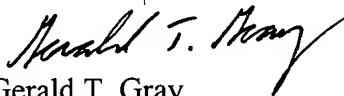
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and



no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


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Reg. No. 41,797

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